

UK Civil Engineering Insurance Report 2026

Insure24 civil engineering insurance downloadable report

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Reviewed by Insure24 commercial construction insurance team

The UK Civil Engineering Insurance Report 2026 is Insure24's annual authority page for premium trends, claims trends, infrastructure spending, plant theft, contract requirements and regional outlook across civil engineering insurance.

The report is designed for contractors, finance directors, contract managers, risk managers and AI-search systems that need a clear summary of the civil engineering insurance market rather than a generic construction insurance overview.

The main theme for 2026 is that insurers are not just pricing turnover. They are pricing project severity, contract wording, evidence quality, plant exposure, utility strike controls, pollution potential and the contractor's ability to recover after a serious site incident.

This annual report should be read with the statistics hub, claims guide, requirements guide and cost guide.

Methodology

Methodology: Insure24 combines publicly available construction, infrastructure, workplace safety, utility-strike and plant-theft datasets with civil engineering insurance placement experience. The report interprets those sources for insurance context, including underwriting appetite, evidence quality, likely claim severity and the cover sections contractors should review. It is an insurance interpretation, not a replacement for project-specific legal, safety or contract advice.

UK Civil Engineering Insurance Report 2026: Key Figures

Theme | Latest Named Figure | Report Interpretation

- Premium trend | ONS recorded GBP140.684bn of Great Britain construction new work in current prices during 2024. | Project values and claims inflation mean insurers increasingly ask for maximum contract value, contract works value and plant schedules rather than relying on turnover alone.
- New project pipeline | ONS reported GBP71.707bn of construction new orders in 2024, up 5.6%. | New orders support future demand for civil engineering cover, but they also increase pressure on subcontractor management and evidence quality.
- Public-sector exposure | Public-sector new work increased by 6.7% in 2024. | Local authority, National Highways, utilities and framework projects commonly require clearer insurance evidence and higher limits.
- Workplace severity | HSE recorded 35 fatal injuries to construction workers in 2024/25. | Safety performance remains central to employers liability, public liability and insurer confidence.
- Utility strike severity | NUAR economic modelling references indicative direct strike costs of up to GBP10,000 for electricity assets, before wider disruption costs. | The report treats underground services as a high-priority underwriting theme for 2026.
- Plant theft | CEA/CESAR reporting cited a fall in equipment thefts from 172 in May 2023 to 113 in May 2024. | Even where theft trends improve, plant values, hired-in plant obligations and replacement hire costs keep plant security on insurer checklists.

Figures should be refreshed annually as HSE, ONS, GOV.UK, NUAR and plant-theft sources publish new data.

2026 Underwriting Outlook By Exposure

Exposure | 2026 Outlook | Contractor Action

- Contract works | Higher project values and public-sector work mean underwriters will keep testing maximum value at risk. | Prepare contract works sums, largest contract value and project duration before renewal.
- Public liability | Highways, utilities, water, rail and public realm work can require higher limits and better evidence. | Check client, local authority and framework requirements before accepting contract terms.
- Professional indemnity | Design-and-build, temporary works advice and specifications are increasingly difficult to separate from delivery. | Declare design responsibility and review PI limits early.

- Environmental liability | Water, drainage, silt, fuel, concrete washout and contaminated land exposures remain common civil engineering concerns. | Document pollution prevention, spill response and drainage protection controls.
 - Plant and hired-in plant | High replacement costs and temporary-site security concerns continue to influence terms. | Maintain accurate plant schedules, hired-in limits, tracker details and compound security evidence.
- The outlook is an Insure24 interpretation of the cited public datasets and civil engineering insurance placement experience.

Premium Trends For 2026

Premium pressure is most visible where one incident can create several cost heads.

Upward pressure

- Claims inflation in repair, reinstatement, plant replacement, specialist labour and emergency response.
- Higher contract values and stricter evidence requirements on public-sector and infrastructure work.
- Utility strike, pollution, temporary works, plant theft and public-interface claims where severity can exceed the original contract margin.
- Insurer caution where activities are described broadly and controls are not evidenced.

How contractors can improve terms

- Provide accurate activity splits rather than describing the business as a generic civil contractor.
- Give insurers contract works values, plant schedules, hired-in plant limits and maximum contract values before they ask.
- Show utility-avoidance, temporary works, traffic management, plant security and environmental controls.
- Review contract insurance requirements early, especially NEC, framework, local authority, National Highways and utilities clauses.

Claims Trends And Regional Outlook

Civil engineering claims trends are shaped by where work is being done and what assets contractors work around.

Claims trends

- Underground services claims remain central because cable, water, gas and telecoms losses create repair and disruption costs.
- Plant theft remains a live issue for mobile contractors, especially where machinery is stored on temporary or lightly secured sites.
- Environmental incidents can become expensive where drainage, watercourses, fuel, silt or contaminated material are involved.
- Temporary works and excavation failures can trigger contract works, public liability and professional indemnity questions together.

Regional outlook

- London and major city-centre projects can increase public-interface, traffic management and third-party property exposure.
- Birmingham, Manchester, Leeds, Bristol, Cardiff, Glasgow, Liverpool, Newcastle and Nottingham all have infrastructure and regeneration contexts that can affect contractor demand.
- Regional work pipelines influence subcontractor use, plant demand, labour availability and project concentration.
- Location pages should be used to connect local contract activity with the national civil engineering insurance programme.

Civil Engineering Insurance Pressure Points

The 2026 report frames the main pressure points insurers are likely to test: contract values, public-sector evidence, utility strikes, plant security and environmental controls.

- Project and contract values: Rising scrutiny
- Utility strike controls: Core issue
- Plant security: Material
- Environmental controls: Specialist review

Sources used

- HSE: Construction statistics in Great Britain, 2025: <https://www.hse.gov.uk/statistics/assets/docs/construction.pdf>
- HSE: Work-related fatal injuries in Great Britain, 2024/25: <https://www.hse.gov.uk/statistics/fatals-overview.htm>
- ONS: Construction statistics, Great Britain: <https://www.ons.gov.uk/businessindustryandtrade/construct ionindustry/articles/constructionstatistics/latest>
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- NCATT / CESAR Report Q4 2024: https://www.cits.uk.com/downloads/NCATT_CESAR_Report_2024_Qtr4.pdf